

Condominium Policy Submission

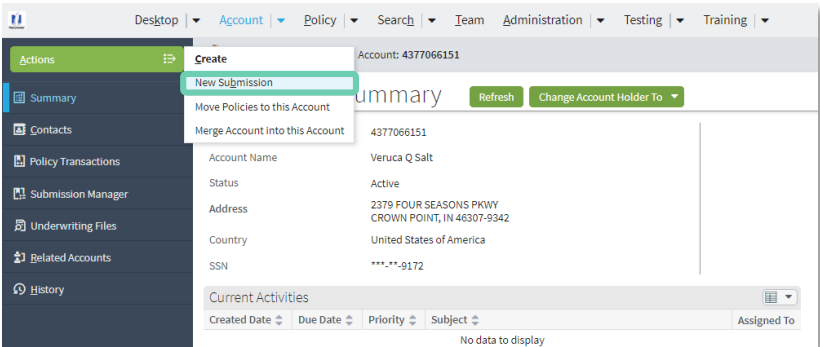
PolicyCenter



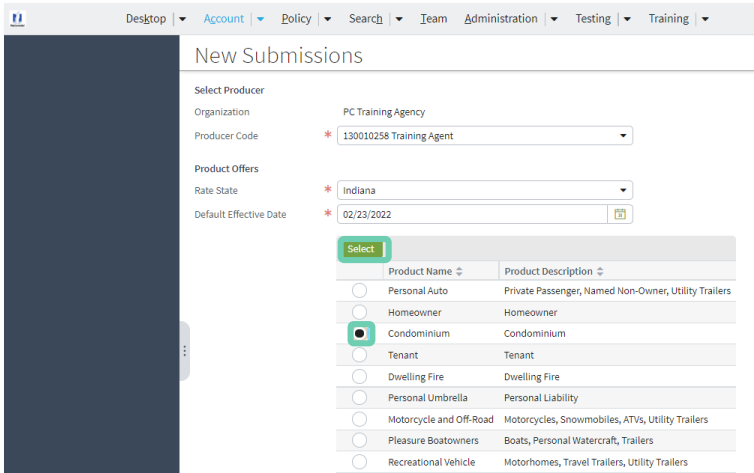
Description:

This job aid describes the step-by-step process how to create a condominium policy.

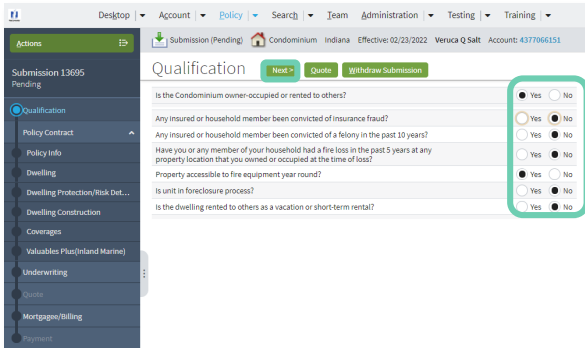
Step 1

Action	Screen
<p>On the <i>Account Summary</i> screen:</p> <ul style="list-style-type: none"> Click the arrow to the right of the Actions field. Select “New Submission” from the drop-down menu. 	

Step 2

Action	Screen
<p>PolicyCenter defaults the Rate State to match the prospective member’s mailing address.</p> <p>You can update the Default Effective Date on this screen or on the <i>Policy Info</i> screen.</p> <ul style="list-style-type: none"> Select the radio button to the left of the Condominium field. Click the Select button. 	

Step 3

Action	Screen
<p>To begin the application, you must answer/verify the qualification questions. These questions are used to determine eligibility for the type of insurance being sought.</p> <ul style="list-style-type: none"> Select the appropriate answer for each question. Click the Next > button. 	

Job Aid Process (Cont.) :

Step 4

Action

On the *Policy Info* screen:

- Select the **Yes** radio button to select the **Give Privacy, Credit Report and Insurance Score Notice Disclosure** option.
- Click the **OK** button on the pop-up window after reviewing the disclosure.

To complete the *Policy Info* screen:

- Complete the remaining required fields. Those include:
 - **Business Type**
 - **Number of Terms**
 - **Effective Dates**
 - **Original Policy Year**
 - **Insurance Cancellation** radio button
 - **Home and Car**
 - **Associate** radio button
 - **Automate Electronic Delivery of Required Documents**
 - **Email Address**
 - **Producer Code**

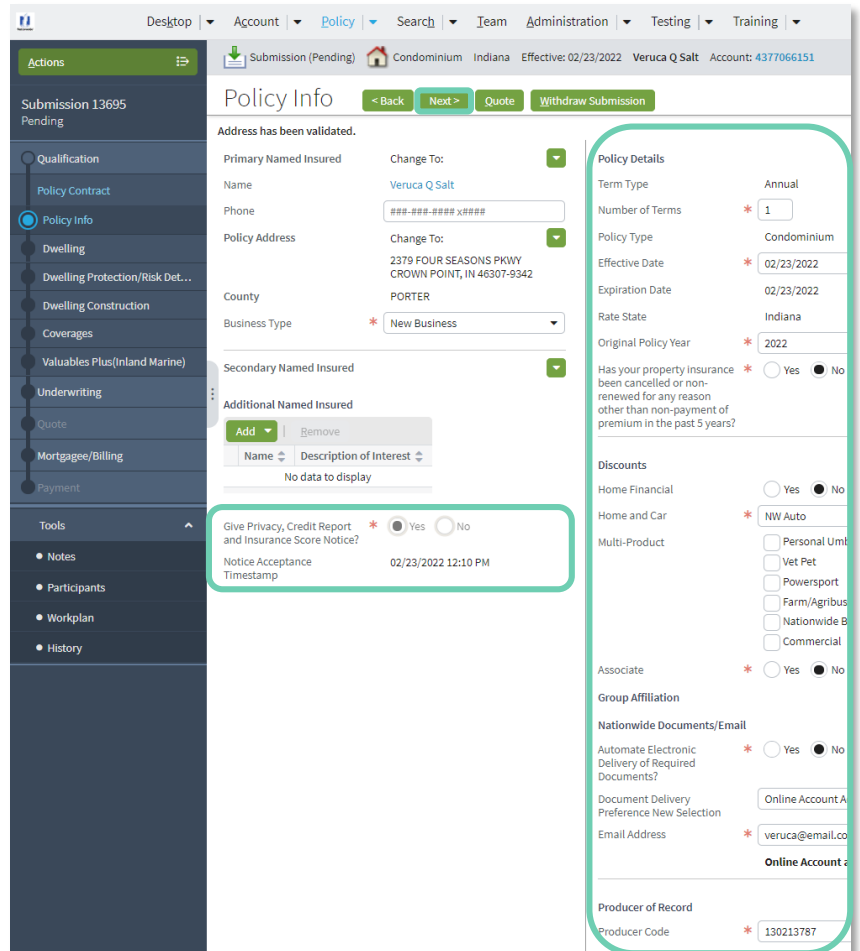
Note: Many of the required fields default but can be changed, as needed. You may need to scroll down to view additional fields.

Note: If you answer “**Yes**” to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you **MUST** specify “**Online Account Access**” for **Designated Delivery Preference New Selection** and enter the policyholder’s email address.

- Click the **Next >** button.

Note: Discounts can be added or updated

Screen



Job Aid Process (Cont.) :

Step 5

Action

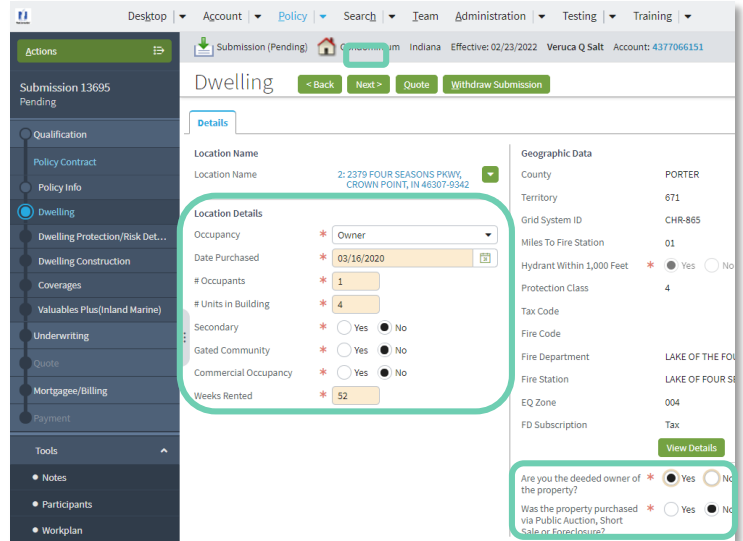
On the *Dwelling* screen:

- Review and complete the required fields.

Note: Required fields are denoted with an asterisk.

- Click the **Next >** button.

Screen



Step 6

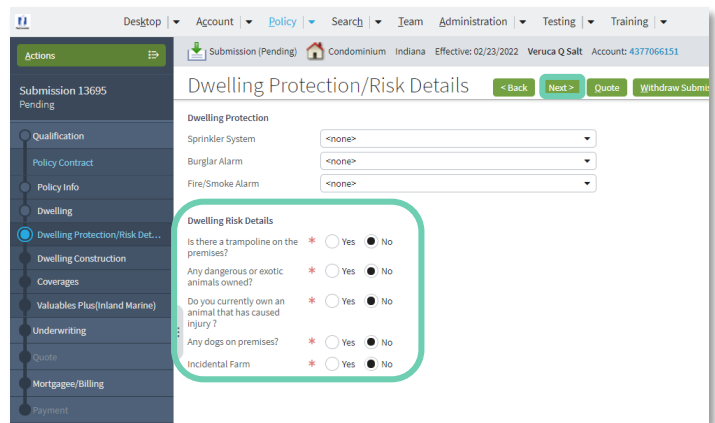
Action

On the *Dwelling Protection/Risk Details* screen:

- Review and update the answers, as necessary. For example, you may need to add information if the member has a home security system, swimming pool, trampoline, or dog on the premises.

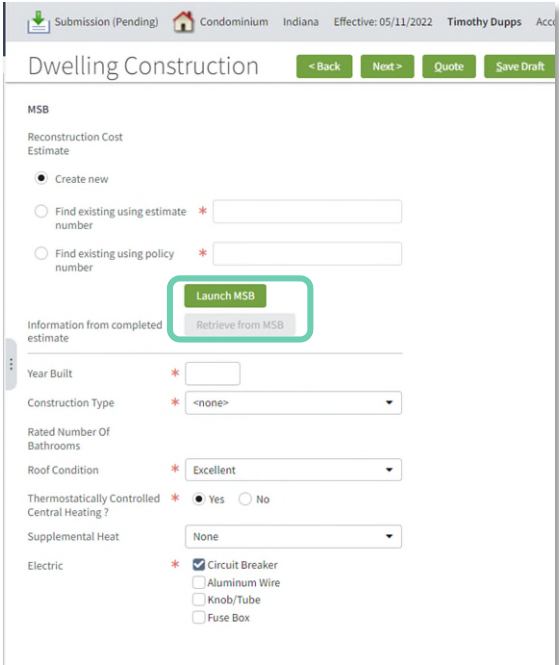
- Click the **Next >** button.

Screen

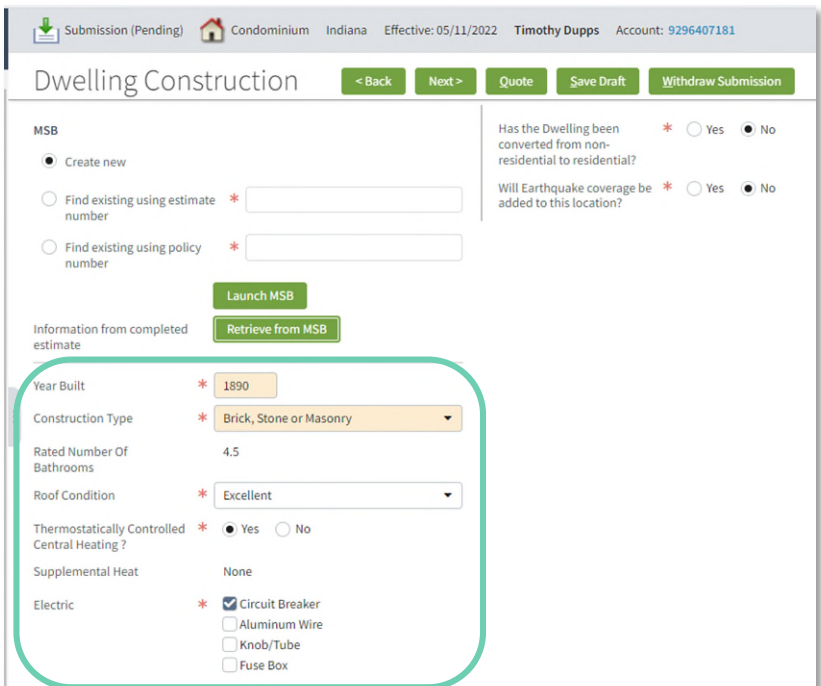


Job Aid Process (Cont.) :

Step 7

Action	Screen
<p>On the <i>Dwelling Construction</i> screen: You can create a new Reconstruction Cost Estimate or find an existing estimate.</p> <p>To find an existing estimate, enter the estimate number or policy number in the appropriate field. In this example, you will create a new estimate.</p> <p>Click the Launch MSB button</p> <p>Note: You will be launched to MSB. Complete the MSB screens, then return to PolicyCenter.</p> <p>After returning to PolicyCenter from MSB: Click the Retrieve from MSB button. (This button is not active until you complete the updates in MSB.)</p>	

Step 8

Action	Screen
<p>When you click the Retrieve from MSB button, additional fields prefill based on the MSB.</p> <ul style="list-style-type: none"> Review and complete all other required fields. They include: <ul style="list-style-type: none"> Year Built Construction Type Rated Number of Bathrooms Roof Condition Thermostatically Controlled radio button Supplemental Heat Electric Number of Amps <p>Note: You may need to scroll down to view all additional fields.</p>	

Job Aid Process (Cont.) :

Step 9

Action

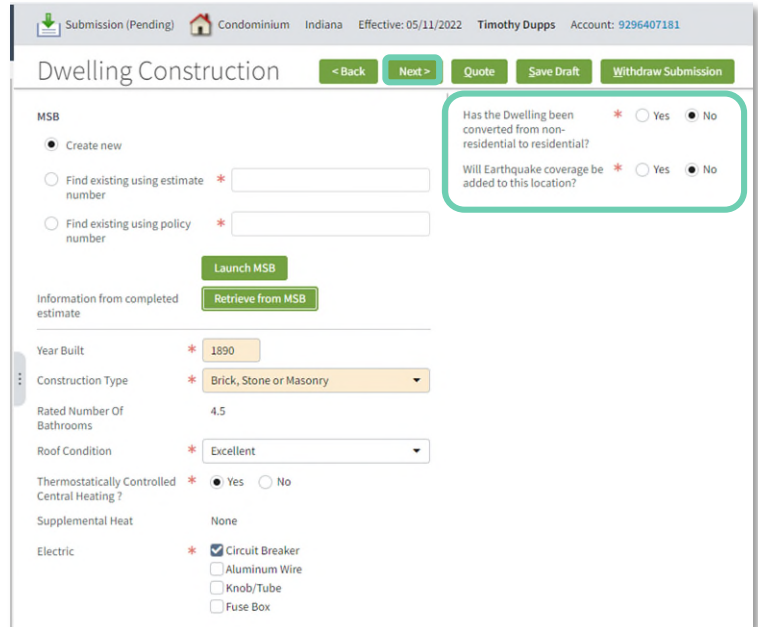
Review the additional questions on the *Dwelling Construction* screen:

- **Has the Dwelling Been converted from non-residential to residential?**
- **Will Earthquake coverage be added to this location?**

Note: If you select “Yes” for **Will Earthquake coverage be added to this location**, additional questions display below and must be completed.

- Click the **Next** ≥ button.

Screen



The screenshot shows the 'Dwelling Construction' screen in the PolicyCenter system. The top navigation bar includes 'Submission (Pending)', 'Condominium', 'Indiana', 'Effective: 05/11/2022', 'Timothy Dupps', and 'Account: 9296407181'. The screen title is 'Dwelling Construction' with buttons for '< Back', 'Next >', 'Quote', 'Save Draft', and 'Withdraw Submission'.

The main content area is divided into two sections. The top section is titled 'MSB' and contains three radio buttons: 'Create new' (selected), 'Find existing using estimate number', and 'Find existing using policy number'. There are input fields for the estimate and policy numbers, each with a red asterisk indicating a required field. Below these are buttons for 'Launch MSB' and 'Retrieve from MSB'.

The bottom section is titled 'Information from completed estimate' and contains a list of fields with their values: 'Year Built' (1890), 'Construction Type' (Brick, Stone or Masonry), 'Rated Number Of Bathrooms' (4.5), 'Roof Condition' (Excellent), 'Thermostatically Controlled Central Heating?' (Yes), 'Supplemental Heat' (None), and 'Electric' (Circuit Breaker, Aluminum Wire, Knob/Tube, Fuse Box). Each field has a red asterisk indicating it is required.

On the right side of the screen, there is a green-bordered box containing two questions: 'Has the Dwelling been converted from non-residential to residential?' (Yes/No) and 'Will Earthquake coverage be added to this location?' (Yes/No). The 'No' option is selected for both questions.

Job Aid Process (Cont.) :

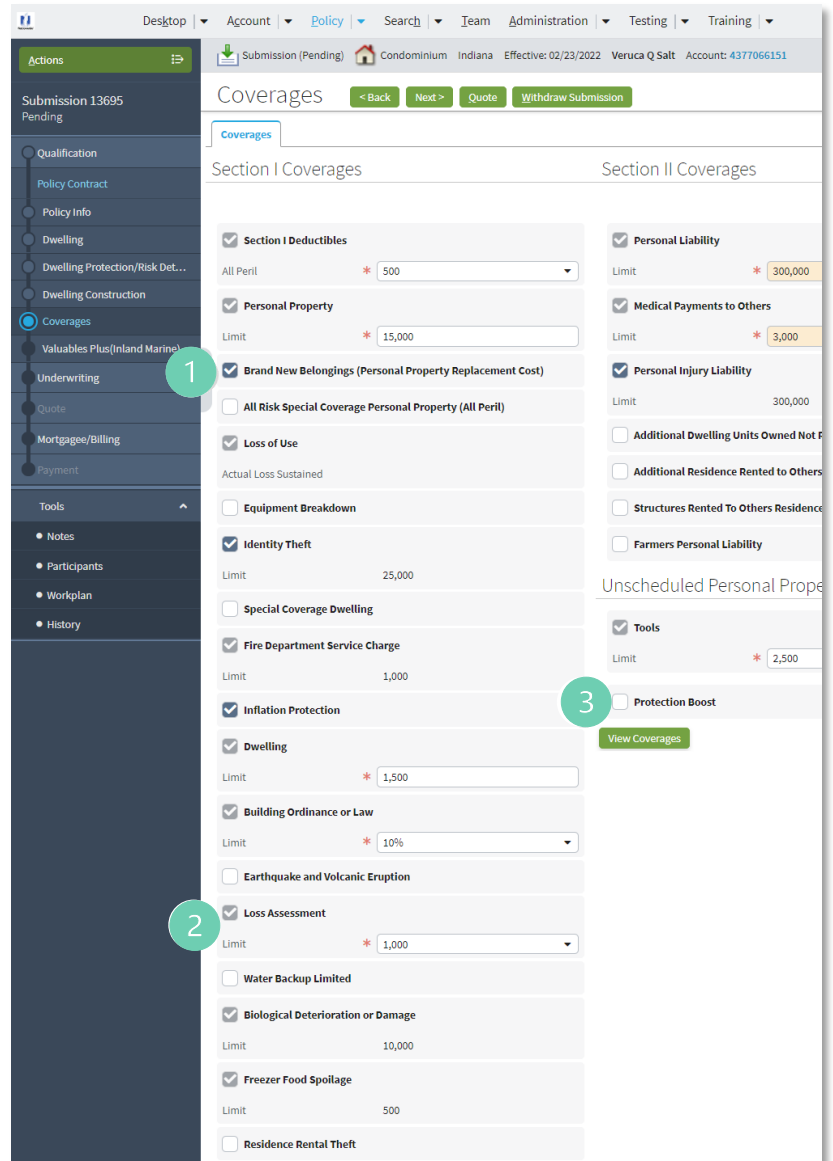
Action

All Coverages are added on the *Coverages* screen. Refer to the chart below to see common additional coverages and their location on the screen.

Item	Description
1	Brand New Belongings, Dwelling Replacement Cost
2	Water Backup and Earthquake
3	Protection Boost (The View Coverages button displays all available coverages) and additional coverages for Tools

Some fields may default. Grayed-out checkboxes indicate coverages included in the contract. Items not defaulted can be added or removed per the member's request.

Screen



Job Aid Process (Cont.) :

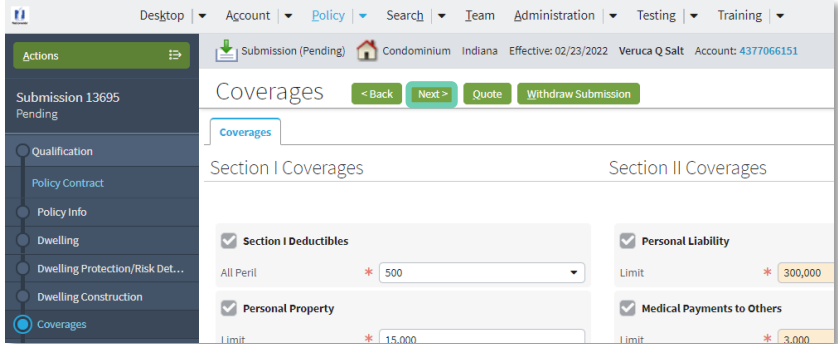
Step 10

Action

It may be necessary to scroll down to view all fields on the *Coverages* screen:

- Review the *Coverages* screen and complete all necessary information.
- Click the **Next >** button.

Screen



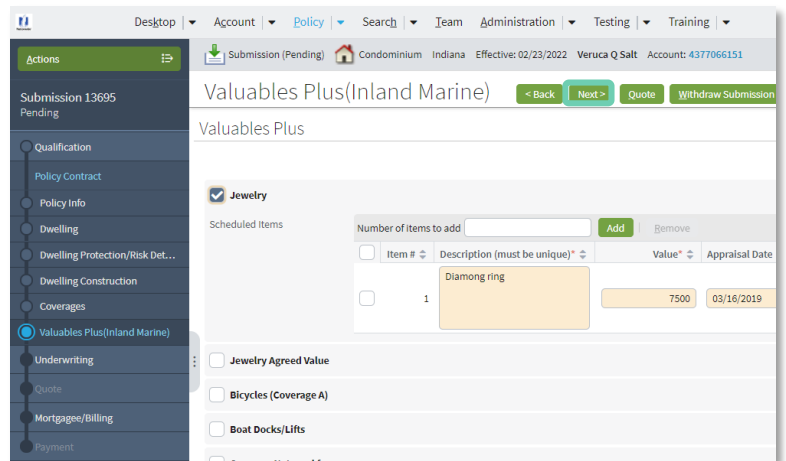
Step 11

Action

The *Valuables Plus* screen includes scheduled item and blanket coverages.

- Click the **Next >** button.

Screen



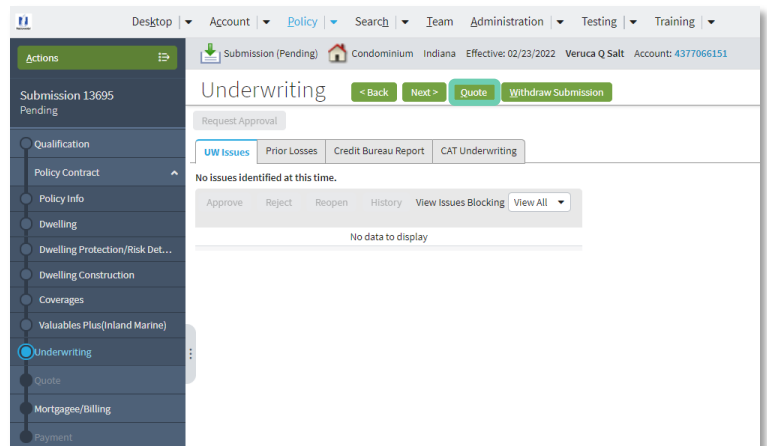
Step 12

Action

On the *Underwriting* screen, underwriting issues will not be identified until the submission has been quoted for the first time.

- Review additional tabs as necessary.
- Click the **Next >** button.

Screen



Job Aid Process (Cont.) :

Step 13

Action

On the *Mortgagee/Billing* screen, in the *Policy/Billing Options* section, you can determine the billing for New Business and Renewals. By default, billing is sent to the Primary Named Insured.

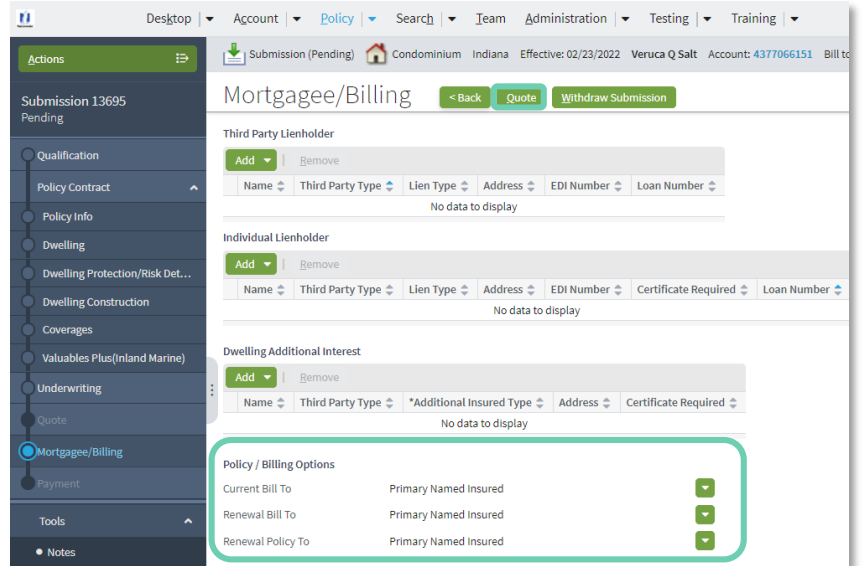
If you need to make any changes, you will enter those settings here. For example, the member may request to bill an additional insured or the Mortgagee for the first term and Primary Named Insured for subsequent renewals.

Renewal Policy applies ONLY to print, so Primary Named Insured is generally the chosen option.

Complete all necessary information.

Click the **Quote** button.

Screen



Step 14

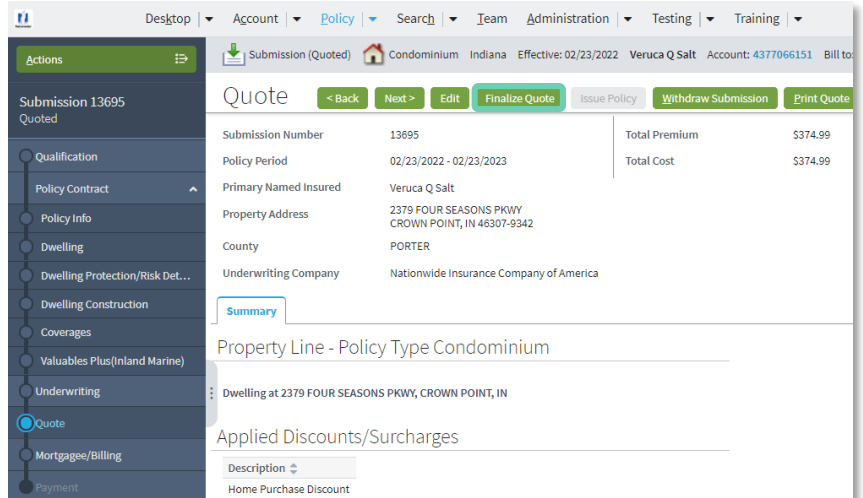
Action

The *Quote* screen provides a detailed breakdown of premium cost for each policy coverage:

- Click the **Finalize Quote** button.
- Click the **OK** button on the **Finalize Quote** pop-up window after reviewing the disclosure statement.

Note: Clicking the **Finalize Quote** button places the submission in *Binding* status. After binding the policy, you can advance to the *Payment* screen, enter the billing information, and issue the policy.

Screen



Job Aid Process (Cont.) :

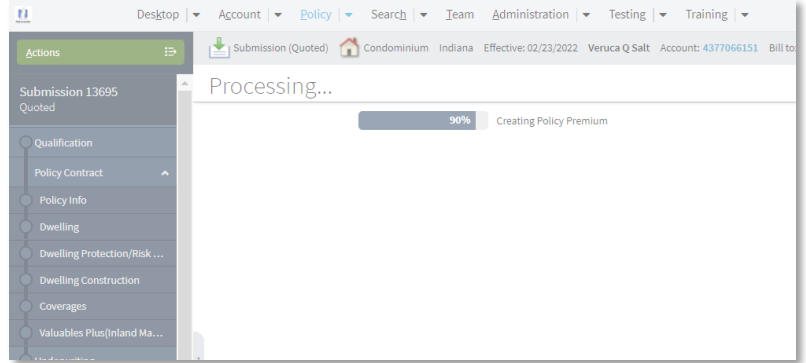
Step 15

Action

The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the *Payment* screen.

Note: If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.

Screen



Step 16

Action

On the *Payment* screen:

Select the appropriate **Installment Plan**.

Complete the required information. Those fields include:

Day of Month (defaults to submission's effective date)

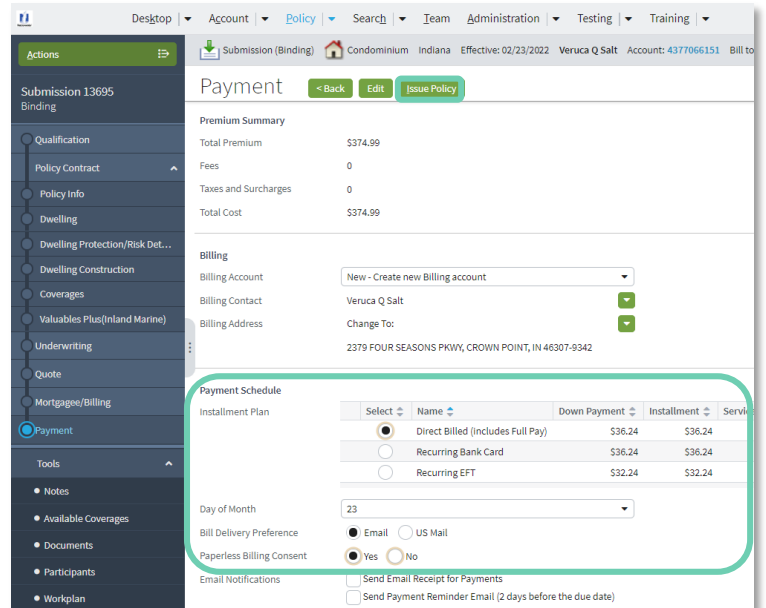
Bill Delivery Preference radio button

Paperless Billing Consent radio button

Click the **Issue Policy** button.

Click **OK** on the confirmation pop-up window.

Screen



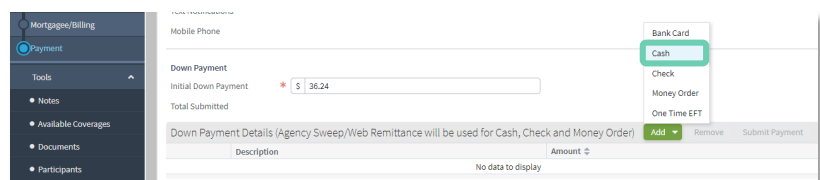
Step 17

Action

Next, complete the *Down Payment Details* information (scroll down to view):

- Click the **Add** button.
- Select **"Cash"** from the drop-down list.

Screen



Job Aid Process (Cont.) :

Step 18

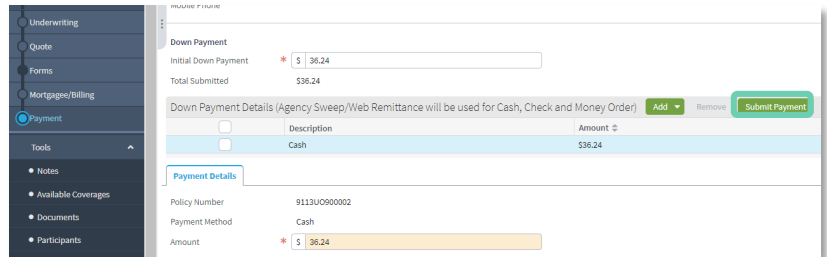
Action

In the *Down Payment Details* section:

- Enter the amount of the down payment.
- Click the **Submit Payment** button.

Note: Depending on which Down Payment option is selected, additional information may be required.

Screen



Step 19

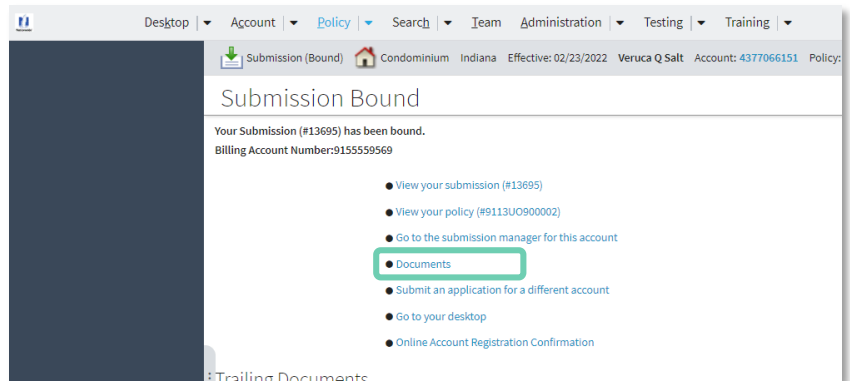
Action

The *Submission Bound* screen displays.

Next, you must collect the documents required to complete the issuing process.

- Click on the **Documents** link.

Screen



Documents defaulting on the *Documents* screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the customer. An example of this would be the Central Alarm Certificate.

Additional documents can be found by clicking on the **Add** button. These documents are optional but are available for the customer. An example of this would be a down payment receipt.

There are two ways to obtain the customer's signature. The customer can physically sign printed documents (click the **View** button to generate a PDF) or electronically sign documents online using eSignature.

If you selected **"Yes"** for the **Automate Electronic Delivery of Required Documents** question on the *Policy Info* screen, required documents will show as already sent for eSignature when you display the *Documents* screen. If this is the case, you will only need to eSign any optional or added documents.

Job Aid Process (update as needed) :

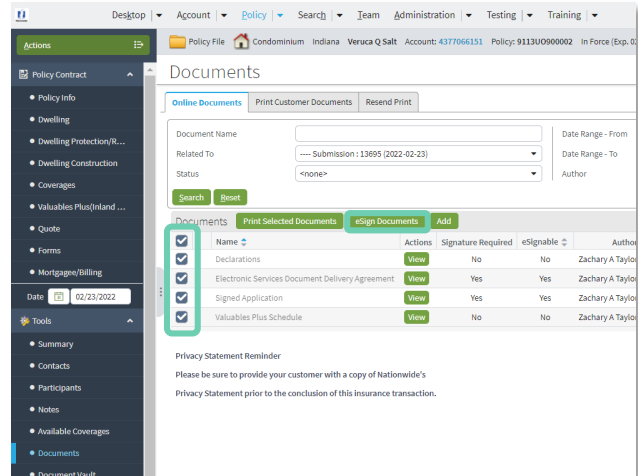
Step 20

Action

To create an eSignature envelope, at least one document selected must have a “Yes” status in the eSignable column.

- Select all the documents you want to provide to the member. The documents selected create an envelope to be emailed to the required signers.
- Click the **eSign Documents** button.

Screen



Step 21

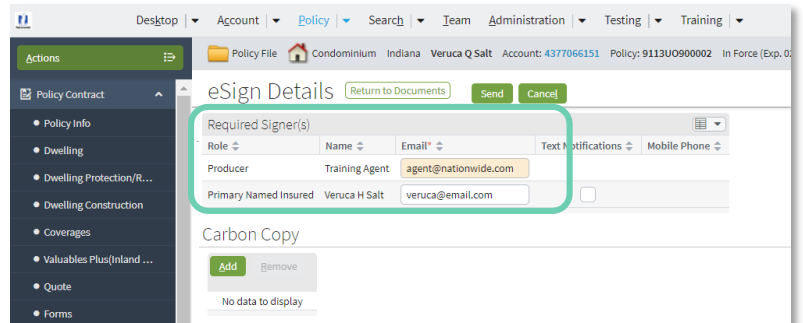
Action

Enter or verify email address for required signers. You can also add **Carbon Copy** recipients not requiring a signature:

- Click the **Send** button.

An email is sent to all recipients to take appropriate action using the eSignature functionality.

Screen



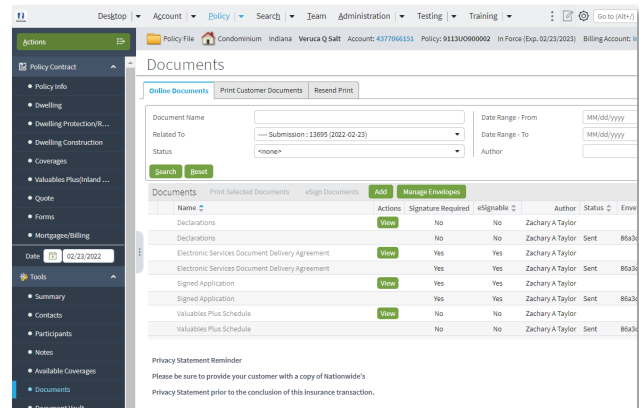
Step 22

Action

PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process completes.

The second set of documents display a “Created” Status until all documents are created by the system; this is about a 10-minute process. At that point, the documents are emailed and the Status changes to “Sent”. The Status column will update to “Completed” after the envelope is signed and returned.

Screen



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